

Fig. 1

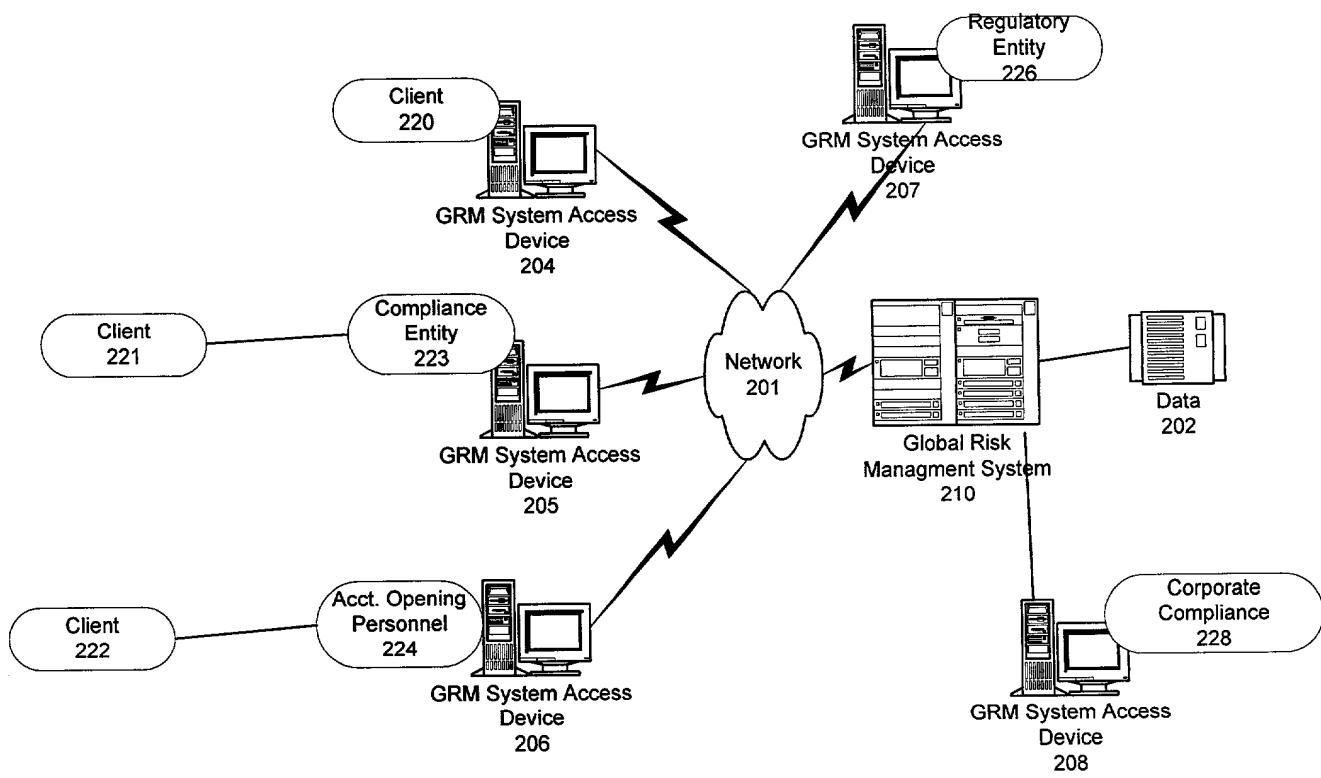


Fig. 2

310

Gather Information Relating to Risk Variables

311

Receive Information Relating to an Account Holder or Other Associated Party

312

Structure the Information according to GRM Risk Quotient Criteria

313

Calculate a GRM Risk Quotient

314

Generate a Suggested Action Responsive to the Risk Quotient

315

Archive the Information Received, the Risk Quotient and the Suggested Action

316

Generate Reports

Fig. 3

410

Receive Information Relating an Entity to a Transaction

411

Identify an Entity to a GRM system

412

Receive information relating to Risk associated with Conducting a Transaction
Involving the Entity

413

Recieve a GRM Risk Quotient

414

Receive a Suggested Action Responsive to the Risk Quotient

415

Archive Information Relating to Associated Risk
and Steps Taken to Address the Risk

416

Generate Reports

Fig. 4

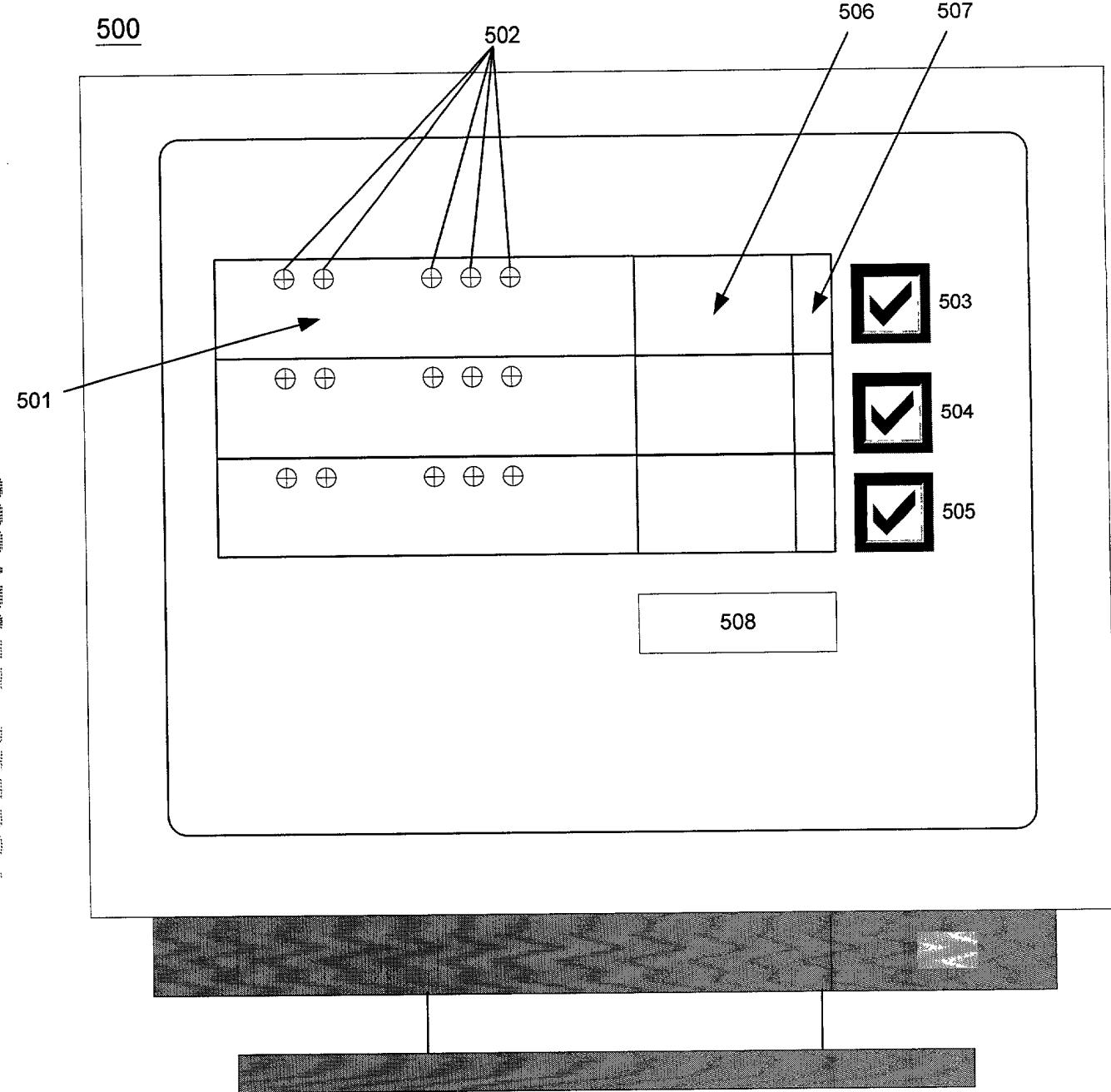


Fig. 5

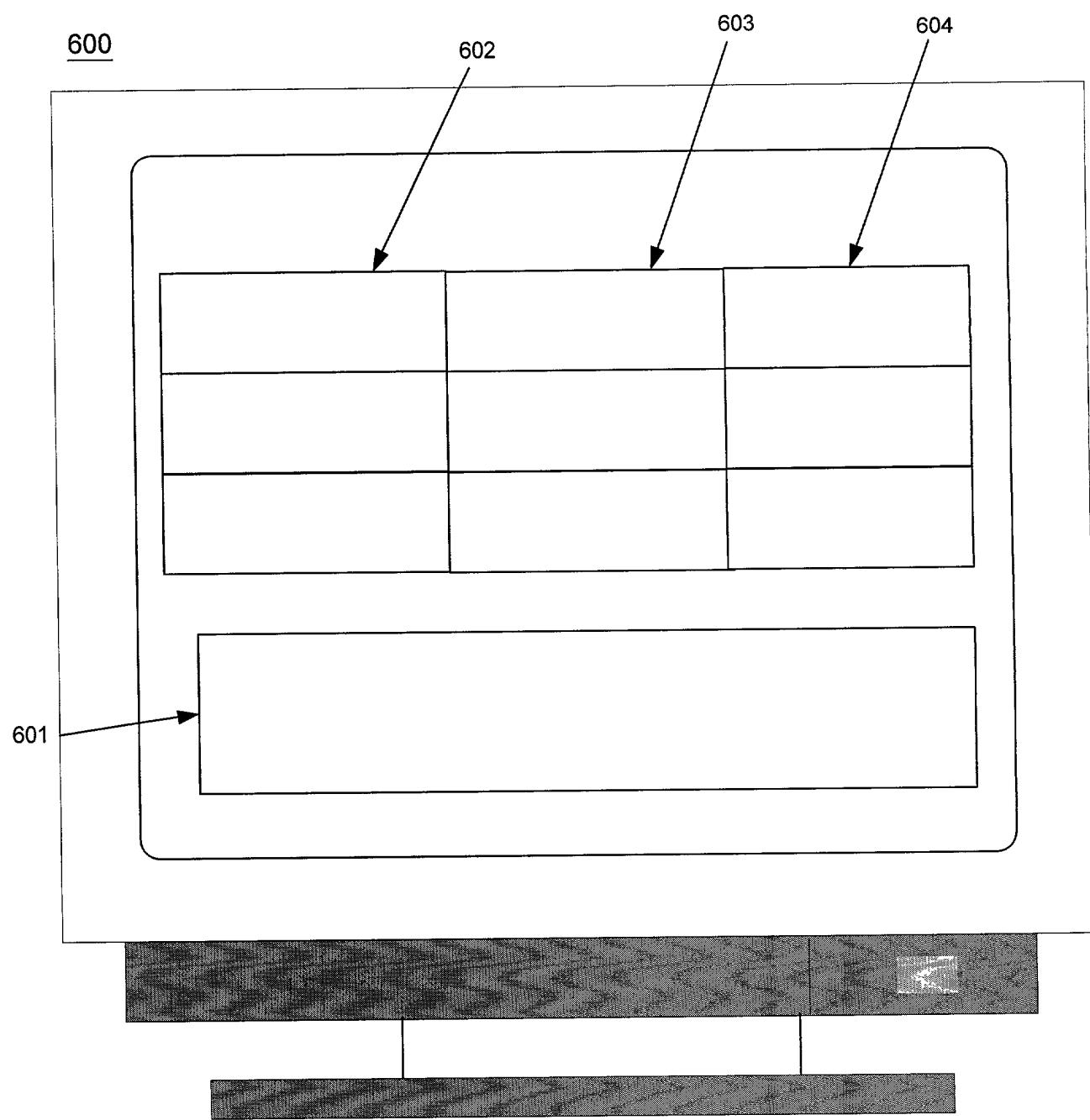


Fig. 6